IN THE CLAIMS

Below is a listing of claims in accordance with rule 37 C.F.R. 1.121.

1-58.   (Cancelled)

59.   (Currently amended) ~~In~~A method for making targeted offers, the method implemented in a computer system for storing and manipulating ~~merchant level~~ customer purchase information received from a plurality of sources, the computer system comprising a storage device for storing the ~~merchant level~~ customer purchase information and a processor for placing the ~~merchant level~~ customer purchase information, a~~the~~ method ~~for making targeting offers~~ comprising the steps of:

receiving the ~~merchant level~~ customer purchase information, the receiving performed by the processor;

organizing the ~~merchant level~~ customer purchase information within a predetermined organizational structure, ~~wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories arranged in a hierarchy having a top-down taxonomy~~the organizing performed by the processor;

creating a customer preference based at least in part on the ~~merchant level~~ customer purchase information in the organizational structure;~~and~~

forming ~~a merchant level~~an offer for a customer based on at least one of the customer preference and the ~~merchant level~~ customer purchase information;

generating a customer score based on customer accounts prior to creating the customer preference; and

wherein the step of generating a customer score, includes generating multiple customer scores for a single customer, the multiple customer scores for the single customer each being respectively associated with a different merchant.

60.   (Currently amended) The method of claim 59, further comprising the step of extending the formed offer electronically through at least one of e-mail contact and a web page.

61.   (Currently amended) The method of claim 59, further comprising the step of extending the formed offer through a medium comprising at least one of telephone calls and direct mail.

62.   (Cancelled)

63.   (Currently amended) The method of claim 59, further comprising the step of placing the merchant level customer purchase information into at least one of the wherein the predetermined organizational structure comprises a plurality of categories and, each category comprising a plurality of sub-categories using the processorarranged in a hierarchy.

64.   (Currently amended) The method of claim 59, wherein the step of forming a merchant level an offer comprises forming an offer for goods and services.

65.   (Currently amended) The method of claim 59, wherein the merchant level purchase information comprises at least an amount of purchase, a location of purchase, a merchant name, and a merchant category code.

66.   (Currently amended) The method of claim 59, wherein the merchant level customer purchase information comprises merchant text strings including a purchase amount and the step of creating a customer preference comprises reviewing merchant text strings.

67.   (Cancelled)

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68.   **(Previously presented)** The method of claim 59, further comprising updating the organizational structure when customer purchase information reaches a threshold level.

69.   **(Previously presented)**   The method of claim 68, further comprising setting the threshold level to reflect at least one of a date range and a dollar range.

70.   **(Currently amended)** The method of claim 59, wherein the step of forming a ~~merchant level~~ an offer comprises matching selected words or characters with words or characters contained within the customer purchase information.

71.   **(Currently amended)** The method of claim 59, wherein the ~~merchant level~~ customer purchase information comprises at least one of previous credit card transactions, customer profiles, customer applications, debit card purchases, and check purchases.

72.   **((Currently amended)** The method of claim 59, wherein the ~~merchant level~~ customer purchase information comprises stored value purchase information.

73.   **(Currently amended)** A system for storing and manipulating ~~merchant level~~ customer purchase information received from a plurality of sources, the system comprising:

means for receiving the ~~merchant level~~ customer purchase information, wherein the customer purchase information includes text strings;

means for organizing the ~~merchant level~~ customer purchase information within a predetermined organizational structure, ~~wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories arranged in a hierarchy having a top-down taxonomy~~; and

means for forming ~~a merchant level~~ an offer for a customer based on a character search or word search of the text strings in the ~~merchant level~~ customer purchase information in the organizational structure;

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score generating means for generating a customer score based on customer accounts

prior to creating the customer preference; and

wherein the score generating means generates multiple customer scores for a single

customer, the multiple customer scores for the single customer each being respectively

associated with a different merchant.

74. (Currently amended) The system of claim 73, further transmission means for

extending the formed ~~merchant-level~~ offer electronically through at least one of e-mail contact

and a web page.

75. (Currently amended) The system of claim 73, further comprising transmission

means for extending the formed ~~merchant-level~~ offer through a medium comprising at least one

of telephone calls and direct mail.

76. (CANCELLED)

77. (Currently amended) The system of claim 73, further comprising processing

means for placing the ~~merchant-level~~ customer purchase information into at least one of the

plurality of categories and plurality of sub-categories.

78. (Currently amended) The system of claim 73, means for forming ~~a merchant~~

~~level~~ an offer comprise means for forming an offer for goods and services.

79. (Currently amended) The system of claim 73, wherein the ~~merchant-level~~

purchase information comprises at least an amount of purchase, a location of purchase, a

merchant name, and a merchant category code.

80. (Currently amended) The system of claim 73, wherein the ~~merchant-level~~

customer purchase information comprises merchant text strings including a purchase amount and

the means for creating a customer preference comprises searching means for reviewing merchant text strings.

81.   (Cancelled)

82.   (Previously presented)   The system of claim 73, further comprising updating means for updating the organizational structure when customer purchase information reaches a threshold level.

83.   (Previously presented)   The system of claim 82, further comprising means for setting the threshold level to reflect at least one of a date range and a dollar range.

84.   (Currently amended) The system of claim 73, wherein the means for forming a ~~merchant level~~ an offer comprises matching means for matching selected words or characters with words or characters contained within the customer purchase information.

85.   (Currently amended) The system of claim 73, wherein the ~~merchant level~~ customer purchase information comprises at least one of previous credit card transactions, customer profiles, customer applications, debit card purchases, and check purchases.

86.   (Currently amended) The system of claim 73, wherein the ~~merchant level~~ customer purchase information comprises stored value information.

87-107   (Cancelled)

108.   (Currently amended) ~~The method of claim 67,~~ A method for making targeted offers, the method implemented in a computer system for storing and manipulating customer purchase information received from a plurality of sources, the computer system comprising a storage device for storing the customer purchase information and a processor for placing the customer purchase information, the method comprising the steps of:

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receiving the customer purchase information, the receiving performed by the processor;

organizing the customer purchase information within a predetermined organizational structure, the organizing performed by the processor;

creating a customer preference based at least in part on the customer purchase information in the organizational structure;

forming an offer for a customer based on at least one of the customer preference and the customer purchase information;

generating a customer score based on customer accounts prior to creating the customer preference; and

wherein the step of generating a customer score, includes generating multiple customer scores for a single customer, the multiple customer scores for the single customer each being based on purchases by the single customer from different merchants.

109.   (Cancelled)

110.   (Previously presented) The method of claim 59, wherein the plurality of sources are different merchants.

111.   (Previously presented) The system of claim 73, wherein the plurality of sources are different merchants.

112.   (Currently amended) The method of claim 59, A method for making targeted offers, the method implemented in a computer system for storing and manipulating customer purchase information received from a plurality of sources, the computer system comprising a storage device for storing the customer purchase information and a processor for placing the customer purchase information, the method comprising the steps of:

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receiving the customer purchase information, the receiving performed by the processor;

organizing the customer purchase information within a predetermined organizational structure, wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories, the organizing performed by the processor;

creating a customer preference based at least in part on the customer purchase information in the organizational structure;

forming an offer for a customer based on at least one of the customer preference and the customer purchase information;

wherein at least a plurality of the categories or sub-categories are associated with a respective count value, each count value indicating the number of customers that have had activity within the particular category or sub-category.

113. **(Previously presented)** The method of claim 112, wherein at least a plurality of the categories or sub-categories are associated with a respective percentage value, each percentage value indicating the percentage of customers that have had activity within the particular category or sub-category.

114 **(Previously presented)** The method of claim 113, wherein at least a plurality of the categories or sub-categories are associated with respective different merchants.

115. **(Previously presented)** The method of claim 112, wherein at least a plurality of the categories or sub-categories are associated with respective different merchants.

116. **(Currently amended)** The method of claim 59, A method for making targeted offers, the method implemented in a computer system for storing and manipulating

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customer purchase information received from a plurality of sources, the computer system comprising a storage device for storing the customer purchase information and a processor for placing the customer purchase information, the method comprising the steps of:

receiving the customer purchase information, the receiving performed by the processor;

organizing the customer purchase information within a predetermined organizational structure, wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories, the organizing performed by the processor;

creating a customer preference based at least in part on the customer purchase information in the organizational structure;

forming an offer for a customer based on at least one of the customer preference and the customer purchase information; and

wherein at least a plurality of the categories or sub-categories are associated with a respective percentage value, each percentage value indicating the percentage of customers that have had activity within the particular category or sub-category.

117. (Currently amended) The method of claim 59, wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories, and wherein at least a plurality of the categories or sub-categories are associated with respective different merchants.

118. (Currently amended) The method of claim 117, wherein the categories and sub-categories relate to the volume of purchases made at a particular merchant and not to any particular item purchased at a particular merchant.

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119.   (Currently amended) ~~The method of claim 59, further including~~A method for

making targeted offers, the method implemented in a computer system for storing and

manipulating customer purchase information received from a plurality of sources, the

computer system comprising a storage device for storing the customer purchase

information and a processor for placing the customer purchase information, the method

comprising the steps of:

        receiving the customer purchase information, the receiving performed by the

processor;

        organizing the customer purchase information within a predetermined

organizational structure, wherein the predetermined organizational structure comprises a

plurality of categories, each category comprising a plurality of sub-categories, the

organizing performed by the processor;

        creating a customer preference based at least in part on the customer purchase

information in the organizational structure;

        forming an offer for a customer based on at least one of the customer preference

and the customer purchase information; and

        associating the categories and sub-categories with a score, wherein the score is based on

customer purchase information that is associated with a particular category or sub-

category; and

        wherein the score associated with a particular category or sub-category is based on

at least one of:

        the total dollar amount of purchases by a customer in a particular category

or sub-category; and

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the number of purchases in a particular category or sub-category.

120. (Previously presented) The method of claim 119, wherein the sub-categories comprise respective merchants.

121. (Previously presented) The method of claim 119, wherein the score includes at least one selected from the group of a count value and a percentage value.

122. (Cancelled)

123. (Cancelled)

124. (Currently amended) The method of claim ~~123~~,119, wherein the score includes at least one selected from the group of a count value and a percentage value.

125. (Previously presented) The method of claim 124, wherein the score is a count value, and the count value represents a count of the number of customers who have had some activity within a particular category or sub-category in a particular period of time.

126. (Previously presented) The method of claim 125, wherein the period of time is a year.

127. (Previously presented) The method of claim 124, wherein the score is a percentage value, and the percentage value represents a percentage of customers who have had some activity within a particular category or sub-category in a particular period of time.

128. (Cancelled)

129. (Cancelled)

130. (Currently amended) ~~In~~A method for making targeted offers, the method implemented in a computer system for storing and manipulating ~~merchant level~~ customer purchase information received from a plurality of sources, the computer system comprising a storage device for storing the ~~merchant level~~ customer purchase information and a processor for

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placing the ~~merchant level~~ customer purchase information, a method ~~for making targeting offers~~ comprising:

receiving the ~~merchant level~~ customer purchase information, **the receiving performed by the processor**;

organizing the ~~merchant level~~ customer purchase information within a predetermined organizational structure, ~~wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories arranged in a hierarchy having a top-down taxonomy~~ **the organizing performed by the processor**;

creating a customer preference based at least in part on the ~~merchant level~~ customer purchase information **in the organizational structure**; and

forming ~~a merchant level~~ **an** offer for a customer based on at least one of the customer preference and the ~~merchant level~~ customer purchase information;

further comprising updating the organizational structure when customer purchase information reaches a threshold level, and comprising setting the threshold level to reflect at least one of a date range and a dollar range; and

wherein at least a plurality of the categories or sub-categories are associated with a respective count value, each count value indicating the number of customers that have had activity within the particular category or sub-category; and

wherein at least a plurality of the categories or sub-categories are associated with a respective percentage value, each percentage value indicating the percentage of customers that have had activity within the particular category or sub-category.

131.   (Currently amended) The method of claim 130, wherein the categories and sub-categories relate to the volume of purchases made at a particular merchant ~~and not to any particular item purchased at a particular merchant~~.

132.   (New) The method of claim 59, the customer purchase information including at least one selected from the group consisting of information about responses to surveys, background information regarding a customer, responses to previous offers, and responses to previous solicitations.

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